

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

Claims 1-26 (canceled)

27. (new) A computer system for delivering financial messages for reception by a client user, the client user being a customer of the computer system and different from an internal user, the internal user being a member of personnel of a proprietor of the computer system, the computer system comprising:

at least one data storage device storing a messaging system, the messaging system comprising:

a registration system program configured to register the client user's preferences for financial messages to be received by the client user;

a message creation system program configured to automatically create financial messages in accordance with the client user's registered preferences, for delivery of the financial messages for reception by the client user; and

an intervention system program configured to delay delivery of a specific financial message created by said message creation system in accordance with the client user's registered preferences and to enable the internal user of the system, during the delay, to at least one of add to and edit the specific financial message requested by the client user prior to delivery to create a modified financial message, wherein the message

system program delivers the modified financial message in place of the specific financial message.

28. (new) The system of claim 27, wherein said intervention system program enables the internal user to add a touchpoint to the specific message during the delay.

29. (new) The system of claim 28, wherein a touchpoint is a personalized message to the client user.

30. (new) The system of claim 27, wherein said intervention system program enables the internal user to modify the client user's registered preferences.

31. (new) The system of claim 30, wherein said intervention system program enables the internal user to modify the client user's registered preferences by at least one of editing the client user's registered preferences and designating registered preferences.

32. (new) The system of claim 27, wherein the registration system program includes a registration interface module configured to create a client user preference designation interface to determine the financial messages to be received by the client user.

33. (new) The system of claim 27, wherein the system is accessible by the client user from an online financial transaction forum.

34. (new) The system of claim 27, the message creation system program further comprising an internal user interface system program.

35. (new) The system of claim 34, wherein the internal interface system program comprises a financial advisor interface module configured to provide:

an advisor client user preference designation for designating client user preferences;

an advisor preference interface for designating advisor message preferences; and

an advisor message inbox for viewing client user or advisor messages.

36. (new) The system as recited by claim 27, wherein the financial messages are deliverable via electronic mail, facsimile, telephone, or wireless device.

37. (new) An internal user interface system for an internal user of a financial message delivery system in a financial computer system, the internal user being a member of personnel of a proprietor of the computer system and different from a client user, the client user being a customer of the computer system, the interface system comprising:

a first interface configured to enable the internal user to access registered preferences registered by the client user for receiving automatically created financial messages, the financial messages being automatically created in accordance with the client user's registered preferences for delivery for reception by the client user;

an intervention system configured to delay delivery of a specific financial message created in accordance with the client user's registered preferences and to enable the internal user of the computer system, during the delay, to at least one of add to and edit the specific financial message user prior to delivery to create a modified financial message, for delivery of the modified financial message for reception by the client user in place of the specific financial message.

38. (new) The interface system of claim 37, wherein said intervention system enables the internal user to add a touchpoint to the specific message during the delay.

39. (new) The interface system of claim 38, wherein a touchpoint is a personalized message to the client user.

40. (new) The interface system of claim 37, wherein said intervention system enables the internal user to modify the client user's registered preferences.

41. (new) The system of claim 40, wherein said intervention system enables the internal user to modify the client user's registered preferences by at least one of editing the client user's registered preferences and designating registered preferences.

42. (new) A computerized method for delivering one or more financial messages to a client user from an internal user in a financial computer system, the internal user being a member of personnel of a proprietor of the computer system and different from a client user, the client user being a customer of the computer system, the method comprising:

providing, through a first interface usable by the internal user, registered preferences registered by the client user for receiving automatically created financial messages, the financial messages being automatically created in accordance with the client user's registered preferences for delivery for reception by the client user;

delaying delivery of a specific financial message created in accordance with the client user's registered preferences; and

enabling during the delay, through an intervention system usable by the internal user, at least one of addition to and editing of the specific financial message user prior to

delivery to create a modified financial message, for delivery of the modified financial message for reception by the client user in place of the specific financial message.

43. (new) The method of claim 42, further comprising enabling the internal user, through the intervention system, the internal user to add a touchpoint to the specific message during the delay.

44. (new) The method of claim 42, wherein a touchpoint is a personalized message to the client user.

45. (new) The method of claim 42, further comprising enabling the internal user, through the intervention system, to modify the client user's registered preferences.

46. (new) The system of claim 45, wherein the intervention system enables the internal user to modify the client user's registered preferences by at least one of editing the client user's registered preferences and designating registered preferences.